



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:

ZULMA RAMIREZ

Order Filed on December 6, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Case No.: 18-28036**

**Judge: ROSEMARY  
GAMBARDELLA**

**ORDER DISMISSING PETITION**

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: December 6, 2019**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Case No.: 18-28036

Caption of Order: Order Dismissing Petition

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THIS MATTER having come before the Court on the application of the Chapter 13 Standing Trustee, and the Court having considered the Chapter 13 Standing Trustee's application and the Court having ordered the debtor(s) to sell or refinance property or complete a loan modification as set forth in the attached certification, and the debtor(s) having failed to comply with that order as set forth in the attached certification, and good and sufficient cause appearing therefrom for the entry of this order, it is:

ORDERED AND DIRECTED, that the Debtor(s) Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder are hereby dismissed without prejudice.

ORDERED AND DIRECTED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, shall be disbursed to the Debtor(s), less any applicable Trustee fees and commissions, except any adequate protection payments due under the proposed plan or by Court Order, and/or any counsel fees and costs hereby allowed as an Administrative Expense.

Pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

In re:  
Zulma Ramirez  
Debtor

Case No. 18-28036-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Zulma Ramirez, 6 1/2 Lowden Street, Elizabeth, NJ 07208-3687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Zulma Ramirez Andespdk@gmail.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5